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ABSTRACT

The document is the first in a series of four competency-based inservice teacher education modules in consumer education. Each of the modules is self-contained and can be completed by teachers at their own rate. The main objective of the program is to assist curriculum developers and elementary and secondary classroom teachers as they plan, develop, implement, and evaluate a multidisciplinary consumer education program. The present module provides a short introduction to the nature and status of consumer education, discusses various views and approaches to consumer education, identifies characteristics of a competent consumer, offers pre- and posttest exercises to assess knowledge of consumer education, and presents an interdisciplinary curriculum framework for a K-adult consumer education program. Learning activities involve the teachers in defining terms, analyzing consumer-related statements, role playing, completing short answer blanks, writing essays, answering discussion questions, and taking multiple-choice tests. Upon completion of the exercises in this module, teachers are expected to be able to give reasons for the inclusion of consumer education in the curriculum; characterize competent consumers; define consumer education and show how it can be integrated with other disciplines; and develop consumer education teaching strategies involving critical thinking, value clarification, and problem solving. (Author/DB)

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A Curriculum Framework for Consumers' Education:

Teacher Education Module 1.

Florida State Dept. of Education, Tallahassee.

SO 010 773

Project Title:
COMPETENCY-BUILDING IN CONSUMERS' EDUCATION
THROUGH MULTI-DISCIPLINARY TEACHER TRAINING

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Module One—Dr. Joseph Hurst, Director of Consumer Education Project, University of Toledo

Module Two—Dr. James Charkins, Department of Economics, California State College, San Bernardino

Module Three—Dr. Dennis Hooker, Instructor, Brevard Community College

Module Four—Dr. Hazen Curtis, Emeritus Professor, Florida State University

Also, Dr. Frank Lowney, College of Education, Warren Wilson College, contributed to the modules.

The following persons served as the principal project staff: Dr. William Rader, Dr. Stanley Kmet, Mrs. Kathleen Funderburk. Dr. Pat Spears was co-director at the onset of the project.

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ABOUT THE MODULES

This module is one of four competency-based modules produced for use with in-service teacher education programs in the area of consumers' education. The principal purpose of the modules is to assist curriculum leaders and teachers with the planning, development, implementation and evaluation of a multi-disciplinary consumers' education school program. While the modules do not comprise a complete in-service program, they provide a substantial foundation for both **elementary** and **secondary** teachers.

Module 1 provides an orientation to this program area and presents a generalized curriculum framework for the shaping of instruction and curricula outcomes.

Module 2 presents a conceptual framework drawing on major consumer and economic concepts and economic generalizations which help comprise a core of competencies for the consumer educator. These concepts and generalizations provide the basis for curriculum building.

Module 3 provides a set of experiences designed to help teachers relate the above conceptual framework to existing traditional school subjects. Several exercises are provided to help the teacher integrate the above concepts and generalizations into an existing curriculum.

Module 4 provides experiences that will enable teachers to improve their techniques for the evaluation of student performance in consumers' education. Procedures for program evaluation are also outlined.

Each of the above modules is a self-contained product intended for teachers to complete at their own rate. One or all four modules can be used to improve competency in a given area. Each module contains a Terminal Performance Objective—a competency each teacher should acquire upon completion of the module. Enabling Objectives comprise subcompetencies teachers should achieve as they proceed through the module. Enabling Elements contain instructional content designed to help the teacher meet the Enabling Objective. Pre- and post-tests are provided to help the teacher determine whether the Enabling Objective has been mastered or where additional review is necessary. At the conclusion of the module a follow-up activity is suggested.

We sincerely hope that beyond creating basic teacher competencies in Consumers' Education, these modules stimulate a strong interest and enthusiasm in this vitally important field.

RATIONALE

Throughout the past decade there has been a tremendous growth of interest and activity in the areas of consumers' education, vocational and career education, economic education, and citizenship education. This module was developed to provide a short introduction to the nature and status of consumers' education. In addition, users of this module will be introduced to different views and approaches to consumers' education with an emphasis on those qualities which characterize a "competent consumer." Finally, this module presents a multi-disciplinary curriculum framework for the organization and implementation of a consumers' education program in grades K through adult.

TERMINAL PERFORMANCE OBJECTIVE

The teacher will be able to describe in writing one's own: (1) Concept of consumers' education, (2) Rationale for teaching consumers' education, and (3) Plan for implementing consumers' education.

ENABLING OBJECTIVES

I. The teacher will be able to give reasons for the inclusion of Consumers' Education in the curriculum.
II. The teacher will be able to list at least three characteristics of a competent consumer, define Consumers' Education, and show how it can be integrated with several disciplines.
III. The teacher will be able to develop at least three teaching strategies for Consumers' Education using the processes of critical thinking, value clarification and problem solving.

PRE-ASSESSMENT

The teacher should complete the pre-assessment instrument before starting the module. The pre-assessment relates to the knowledge base that is necessary to the terminal competency of the module. Users completing the pre-assessment with 100% accuracy should then consider themselves competent in this introductory material. Users not completing the pre-assessment with 100% accuracy should turn to page 4 to determine which enabling elements of the module warrant further study.

Pre-Assessment

T or F

_____ 1. The best way to teach Consumers' Education is through a required course at the 12th grade level.

_____ 2. The principal purpose of Consumers' Education is to instruct students to get the best buy when shopping.

_____ 3. Traditionally, teachers have had an inadequate academic background in Consumers' Education.

_____ 4. Adults in the age group of 18-24 generally have a good knowledge of the use of credit.

_____ 5. More than 50% of the states in this country have legislation mandating Consumers' Education programs.

6. In 1975 former President Ford recognized a fifth Consumers' right. Which of the following was established by him?
   A) Right to Safety
   B) Right to Consumers' Education
   C) Right to Choose
   D) Right to Be Heard
   E) Right to Be Informed

7. Which of the following organizations does **not** specifically relate to Consumers' Education?
   A) Consumers' Union
   B) Joint Council on Economic Education
   C) Bureau of Consumer Fraud
   D) Office of Consumers' Education
   E) Office of Consumer Affairs

8. Which of the following is a characteristic of a competent consumer?
   A) Buys only advertised items
   B) Buys regardless of warranty offered
   C) Buys using the easiest credit terms
   D) Buys after alternatives have been considered
   E) All of the above

9. According to the Office of Consumers' Education and others, which of the following is appropriate for inclusion in a Consumers' Education Program?
   A) Vocational Interest
   B) Family Financial Planning
   C) Critical Thinking
   D) Interest Ratio Calculation
   E) All of the above

10. All of the following responses are important elements of values clarification except:
   A) Teaching about values
   B) Examining clarifying responses
   C) Teaching values
   D) Considering consequences of choices

11. The approach to teaching and learning which **emphasizes** students supporting their own hypotheses with evidence or reasons is called:
   A) Analytic logic
   B) Scientific Inquiry
   C) Springboard learning
   D) Brainstorming

12. Which of the following is not a likely example of a springboard activity?
   A) Using a cartoon to introduce a lesson in Consumers' Education
   B) Using a newspaper clipping to begin a discussion on inflation
   C) Showing a picture of an old 44 pistol to stimulate a discussion on the Old West
   D) Grading a post test in Consumers' Education

13. Which of the following is an example of affective learning?
   A) Lecturing on the history of Consumers' Education
   B) Having students answer the questions at the end of Chapter II of a Consumers' Education textbook
   C) Having students express their feelings on why they purchase hot cars
   D) Teaching students about effective practices when making purchases in the marketplace

14. Which of the following teacher characteristics does not typify problem solving instruction?
   A) Sticks to a tried and true method
   B) Asks controversial questions and calls attention to disturbing data
   C) Has students explore alternative solutions
   D) Has students act on their decisions

Answers to Pre-Assessment

Item	Answers	Enabling Element	Page
1	F	1	5
2	F	1	5
3	T	1	5
4	F	1	5
5	T	1	5
6	B	2	11
7	C	2	11
8	D	2	11
9	E	2	11
10	C	3	23
11	B	3	23
12	D	3	23
13	C	3	23
14	A	3	23

ENABLING ELEMENT I

Importance of Consumers' Education

As a program area, Consumers' Education is important at three levels—the personal level, the economic community level, and the national level.

At the personal level, the student as consumer and citizen should be familiar with both the mechanics of the marketplace and his rights and responsibilities in the economic arena. These elements promote self-reliance leading to wise and active consumer decision-makers.

This program is also important to the economic community because it promotes an understanding of the relationship between that community and the larger American society and the individual consumer. Such a program encourages a critical analysis of the American economic system and other economic systems but supports the basic tenets on which the former is based.

Finally, Consumers' Education is important at the national level because it promotes good citizenship by helping students better understand their personal decisions and their impact on the total economic system. Wiser purchase decisions by consumers causes producers to be more competitive. Greater competition promotes economic efficiency which leads to reduced prices for goods and services. Such practices improve the general level of citizen economic literacy designed to improve the operation of the total economic and social system.

Definition of Consumers' Education

According to the recently created Office of Consumers' Education, consumers' education includes, but is not limited to, such areas as basic economics of the marketplace; legal rights, redress, and consumer laws; financial management and credit; energy use and public utilities; major purchases, such as food, housing, and insurance; special problems, such as advertising and product safety; federal assistance; and consumer representation.

The Office of Consumer Affairs has identified the purposes of consumers' education in the following manner:

> The purposes of consumers' education are to help each student evolve his own value system, develop a sound decision-making procedure based upon his values, evaluate alternatives in the marketplace and get the best buys for his money, understand his rights and responsibilities as a consumer in our society, and fulfill his role in directing a free enterprise system.

For the American economy to continue to be successful economically literate consumers are needed. Equally as important, the consumer must understand the entire scope and function of the economic system in which he or she lives.

Consumers who know how to deal effectively with a mixed free enterprise economy will have a greater appreciation for the American economic system as it exists today. People who visualize themselves making headway in terms of improved

levels of living are more highly motivated to participate in and be proponents of the system than those who believe the system is against them. To accomplish the above purposes, many state legislatures, including Florida, Oklahoma, Illinois, and Ohio, have mandated consumer and economic education as state curriculum requirements.

Traditionally, consumers' education has been reflected in the curriculum through courses in social studies, business education, or home economics offered at the 11th or 12th grade. This approach has not proved to be an effective means for reaching the majority of our school students. As a result, the above mentioned states have mandated multi-disciplinary K-12 programs rather than separate courses for students in consumers' education.

Need for Consumers' Education

The educators of America's youth and consumers have a challenging and important responsibility to uphold. They must instruct students about an American economy of increasing complexity, an economy whose citizens are constantly confronted by the necessity of making numerous personal and societal decisions which are economic in scope.

Virginia Knauer has illustrated quite convincingly the economic significance of these decisions:

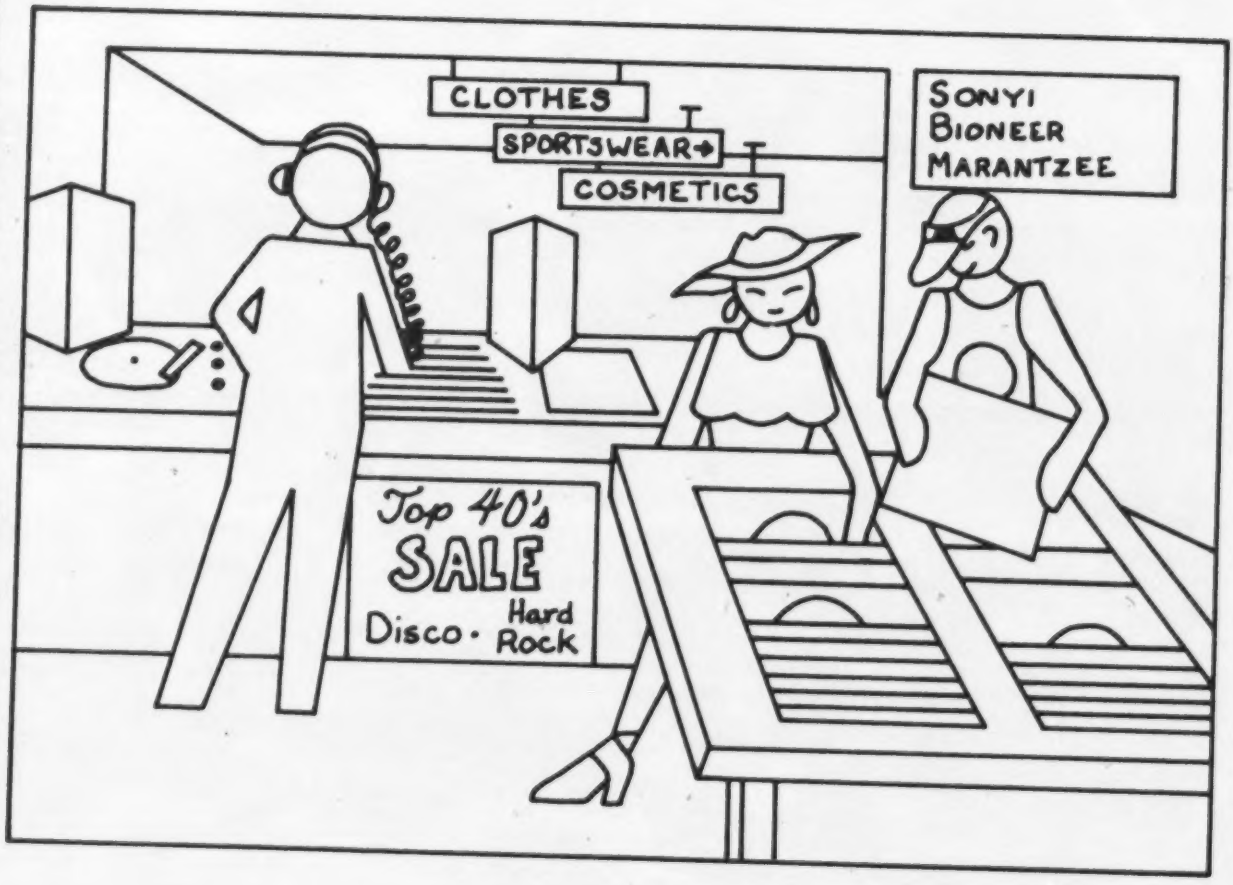
> With the teenage population spending an estimated $25 billion per year, with 25 percent of those between 18 and 24 already over extended in their use of credit and with 55 percent of high school graduates not going on to college and therefore facing the responsibilities of job and family shortly after graduation, young people cannot realistically deny the relevance of consumer course work to their everyday lives.

Students exert a strong influence on our economy each day with their consumer votes. It is imperative that teachers of consumers' education be equipped to provide students with experiences that will lead to the development of sound choice-making processes. These processes involve more than just determining the "best" buy. Students must decide whether they need or want that product and how much they are willing to sacrifice for that decision (see illustration 1).

Teachers and students have been traditionally consumer and economic illiterates. In the "Natural Survey on the American Economic System" conducted by the Advertising Council in 1974 it was found that most citizens were unable to define the economic functions of consumers, labor, business, investors, and advertisers in our free enterprise system. Similar findings point out that few teachers in elementary and secondary schools have a strong college background in economics, consumer affairs, consumer finance and consumer economics. Only a small percentage of students in the country ever get organized, high quality instruction in economics and consumer education. As a result students have not been properly trained in consumers' education. Although some progress has been made in a few school systems, a much more extensive effort is necessary if we are to achieve the goals of Consumers' Education.

There are a number of elements contributing to a comprehensive program of Consumers' Education. The most critical of these is an enthusiastic, competent and

Illustration #1



dedicated teacher. The teacher may be specialized in any of several disciplines and may have considerable or little experience and may have responsibilities to students at **any** age or grade level. Curriculum and staff development are inherent in the roles and responsibilities of teachers of consumers' and economic education.

The actual costs to our society and economy of inadequate consumers' education through ignoring it or providing superficial, low quality programs are extremely high. The prospective benefits of a viable comprehensive, high quality program could be very high also. According to Joseph Uhl, "many people consider consumption a natural process for which they are their own best experts" and they continue to spend money they do not have to buy things they do not need to impress people they do not like.

Today, students are making important consumer decisions very early in their lives. Many students are considering loans for such things as cars, motorcycles, college education, and housing. They need to be well informed before they make those critical decisions.

Therefore, it is up to all of us as consumer educators and as consumers ourselves to open new avenues for learning to be wiser consumers, producers and citizen-voters and to adjust our delusions of being experts in consumer affairs. There are many new and old approaches to consumers' education and many powerful concepts which are interesting and motivating to students, teachers, parents and other people in the community. It is the intent of this module to describe a number of these as well as to identify new trends and resources in this field.

POST-ASSESSMENT

Enabling Element I

T or F

_____ 1. There is a need for Consumers' Education in schools because teenagers spend approximately $25 billion per year in the marketplace.

_____ 2. Traditionally elementary and secondary teachers have had a strong background in economics.

_____ 3. Mandating a required course in Consumers' Education in the 12th grade for all students is the best way to educate students in Consumers' Education.

_____ 4. The **principal** purpose for Consumers' Education is to instruct students in getting the best buy in the marketplace.

_____ 5. Consumers' Education has a responsibility to make citizens wiser decision-makers.

ANSWERS: 1-T; 2-F; 3-F; 4-F; 5-T

ENABLING ELEMENT II

The History and Scope of Consumers' Education

Notable Quotables

President John F. Kennedy: A Consumer's Bill of Rights
(Speech to Congress, March, 1962)

> Consumers should have the right to safety, the right to be informed, the right to choose, and the right to be heard.

President Lyndon B. Johnson: Formation of the President's Committee on Consumer Interests
(Special Message to Congress on Consumers Interests, February, 1964)

> President Kennedy's program for consumer interests is an active representation of the consumer and a loud, clear-channel voice at the topmost levels of government.

Part F of the Vocational Education Amendments (1968):

> Federal funds . . . will be expended solely for 1) educational programs which (a) encourage home economics to give greater consideration to social and cultural conditions and needs. . . , (b) encourage preparation for professional leadership, (c) are designed to prepare youths and adults for the dual role of homemaker and wage earner, (d) include consumer education programs, and (e) are designed for persons who have entered or are preparing to enter the work of the home, and 2) ancillary services, activities, and other means of assuring quality in all homemaking education programs. . . .

PLAYBUY INTERVIEW

The following interview with Jane Action, Consumers' Educator, focuses on the history and scope of Consumers' Education. The interviewer was Mr. Hi Hafner.

Hafner:
Ms. Action, how long have you been involved in consumers' education efforts?

Ms. Action:
All my life. My own view of consumers' education is that it is "cradle to grave" learning about how to live, cope and grow. I really became involved in consumers' education near the end of the Depression. Throughout the 1920's and 1930's economics had become an important area of study and the shock and pain of the Depression emphasized the need for more study of economic issues at the social and personal levels as well as at the business level.

Hafner:
What happened as a result of your and others' efforts after the Depression toward improving consumers' education?

Ms. Action:
Not much, Mr. Hafner. We who were interested in consumers' education then were very disappointed at the lack of growth of consumers' and economic education during and after the war years. The country's attention turned toward other things. One thing that happened at this time was the establishment and incorporation of the Joint Council on Economic Education (JCEE) which was then and still is an independent, nonprofit organization striving "to reduce economic illiteracy by improving the quality , . . of economics taught."

Hafner:
What role has the JCEE played in consumers' and economic education?

Ms. Action:
The Council has played many roles in stimulating economic education throughout the country. It has aided in organizing a number of state councils for economic education who in turn work with colleges, universities and public schools in their areas to improve teacher training, curriculum development and educational materials development.

Hafner:
How would you assess the national scope of consumers' and economic education at the present time?

Ms. Action:
Well, as far as I am concerned consumers' education is a major focus of local, state

and federal interest and activity right now. Why do I say that? Well, since the Illinois' State Legislature passed the first state law requiring consumers' economics in the public school curriculum, a number of other states have followed their lead. This number has grown to around 28 states which require some form of consumers' education in the public schools. Many local school districts, businesses, and public agencies are now getting involved in consumers' education. There have been several Consumers' Education organizations such as the Consumers' Union, which publishes **Consumers' Report** and has sponsored the Consumer Education Materials Project. In 1970 the President's Committee on Consumer Interests, published **Suggested Guidelines for Consumer Education, Grades K-12.** More recently, the Office of Consumers' Education has been quite active.

Hafner:
Ms. Action, what is your view of Consumers' Education?

Ms. Action:
I think consumers' and economic education is a very extensive field, much broader than most people view it. For instance, most people consider consuming to mean spending money on consumer goods and services such as cars, food, appliances, entertainment, health care, insurance and so on. However, if one includes the consumption of time, natural and man-man resources (including air and water), then almost any human action can be approached as a decision on how one wants to use valuable time, material resources and energy among competing alternative actions.

Hafner:
What do you mean?

Ms. Action:
A person who plays golf or tennis for three hours has made a personal decision on how to consume his or her time and energy as well as money. The decision is based upon their wants and values, and the final action is only one of almost an infinite number of other things they could do including watching golf or tennis on television, working overtime, sleeping, shopping, reading a book and taking their children on a picnic. I tend to view consumers' education as a means to help children and adults make real-life decisions; so I would include home economics, health, business, environmental, economic, and social studies education as disciplines that emphasize consumers' education.

Hafner:
Then you mean the nature and scope of consumers' education is far reaching and very popular?

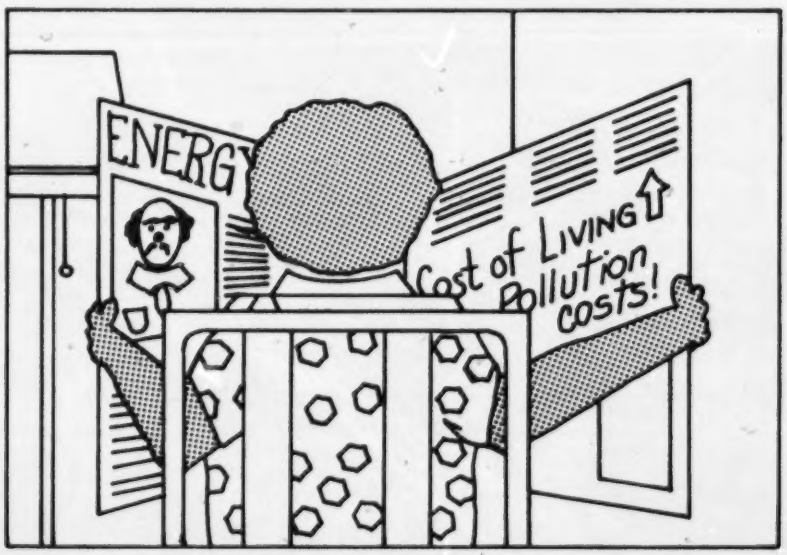
Ms. Action:
Exactly. You know there were three very important events that took place in the sixties that contributed greatly to the initiation of the consumers' education and consumerism movements. These were President Kennedy's "Consumer's Bill of

Rights" including the rights to (1) information, (2) choice, (3) safety and (4) be heard; Ralph Nader's book, **Unsafe at Any Speed,** and Section F of the Vocational Education Amendments (see page 11) of 1968. Of course, President Ford also added a fifth consumer right—the right to consumers' education.

Hafner:
Any other things you would like to say about consumers' education?

Ms. Action:
This field and working with children, young people, and adults is interesting, fun and challenging if one approaches it from the point of view that it is education for real-life decisions. What student isn't motivated about having more money to spend and how to make important decisions related to dating, friendships, family, leisure time and other relevant problems? The newspaper is constantly full of consumers' education headlines that affect people's lives daily (see illustration 3).

Illustration #3



Consumers' Education: A Comprehensive View

Many educators and other interested people have advocated that consumers' education be viewed as "education for living" thus focusing on the study of real-life decision-making. Such a concept of consumers' education emphasizes five major areas:

1. Thinking skills related to valuing and to making, analyzing, judging and influencing decisions in day-to-day life.
2. Concepts, principles (generalizations or laws) and methods of economics, personal economic analysis, home economics, etc., in developing abilities useful in coping with basic life situations, problems and value conflicts.

3. Development of a multi-disciplinary program.
4. The local community as a "laboratory" or arena for dealing with consumer affairs and issues.
5. Individual and social values as they relate to personal and societal decisions.

Teachers are encouraged to view their pupils as consumers and decision-makers now. **Therefore, a major emphasis of consumers' education should be on the economic, environmental, political and social decisions that students make everyday as well as on those they will make as adults and those made by other children and adult decision-makers.** For instance, students make several economic, environmental, social, political and health-related decisions each day. Students choose how they are going to spend their time, energy and money; how to treat pets, school and community property, and native plants and animals; who they will have as friends; who they will follow as leaders and what rules they will accept; and what to eat and how to protect their own health. Dilemmas and value conflicts relating to these decisions should be discussed, analyzed, reenacted and evaluated.

Summary

Traditionally, consumers' education has boiled down to buymanship or money-management and understanding credit. The concept of consumers' education outlined in this section is much more comprehensive than just how to buy a car, house, or life insurance. In the space below **write** your **own** definition of consumers' education that would be consistent with a comprehensive view of the field. Try to include the important characteristics of the concept in your definition of consumers' education:

SAYINGS OF THE FAMOUS CONSUMER PHILOSOPHER, I-CHARGE-IT:

"Consumer who has full, open wallet out of pants pocket can be taken to the cleaners."

"Businessman who give too much credit may find himself with none of his own."

"Consumer with a charge plate is like a flooding river; both exceed what they usually have in their banks."

"Business without profit is like a teacher without students."

"There is no such thing as a free lunch, so watch out during those big snack attacks!"

"Persons who brag they are exceptionally wise consumers are like a kite in strong winds; both are blow hards and may lose own tails!"

Illustration #4

The chart on page 18 outlines four categories of skills and six general knowledge areas. This chart attempts to describe some of the skills and knowledge that help characterize a competent consumer.

In Figure 1 the relationship between skills and content-knowledge is illustrated in a chart which could also serve as a guide to teachers who want to define goals, objectives and competencies for consumers' education in their classrooms. For example, in the upper left-hand box of the chart (communication and consumer economics) three sample pupil behaviors are identified:

1-A Reading a newspaper article about supply and demand
2-B Developing a personal budget
3-D Listening to a salesperson

By looking at any one content-knowledge area (from 1 to 14) and any relevant skills (from A to O) the teacher can begin to identify important pupils behaviors or competencies. Teachers may also want to add other specific knowledge areas and skills to the list above or exchange them with the samples given which are relevant (1) to the real-life decisions of their pupils, their community or current social issues and (2) to the subject(s) which they teach. Similarly, some of the content-knowledge areas and skills may not be relevant to a particular teacher's situation. The chart contains only sample illustrations of how the two can be combined to identify consumer competencies.

To summarize, the competent consumer should possess basic skills in computation, communication, problem solving/decision-making and interpersonal relations which can be applied with content understandings in five general knowledge areas: consumer economics, family and personal needs, occupational information, community resources and government-law. As teachers are able to integrate these skills and content with the skills and content in their subject areas, they will be contributing to the development of consumer competencies and the promotion of a multi-disciplinary approach to consumers' education. More about this in the next enabling element.

The Competent Consumers' Educator

One might ask what makes a competent consumers' educator. In analyzing the broad definition of consumers' education discussed in this module and the sample general skills and knowledge areas, it may be concluded that a competent consumer educator should have a majority of those competencies required of adult consumers as well as the planning, organizing, teaching and evaluation skills necessary to help students develop such competencies. In addition, the consumer educator should be open to real-life learning situations and decision-making opportunities. There is a lot to be learned or gained from asking questions requiring an answer and from working with students to find an acceptable answer or solution. Finally, consumer educators need to be skilled in dealing with affective learning (values education), consumer economic concepts and concept learning, probing inquiry and experiential learning.

Figure 1.

CONTENT/ KNOWLEDGE AREAS	SKILL AREAS			
	Communication	Computation	Critical Thinking	Interpersonal
	A. Reading B. Writing C. Speaking D. Listening	E. Addition-Subtraction F. Multiplication-Division G. Algebra	H. Defining Problems I. Identifying-Clarifying Values J. Identifying Available Alternatives K. Analyzing Cost-Benefits	L. Exchange Information M. Asking Questions N. Cooperating O. Group Decision-Making
Consumer Economics/Behavior 1. Marketplace 2. Money Management 3. Purchasing 4. Economic Roles	1A Reading a newspaper article on supply & demand 2B Developing budgets 3D Listening to a salesperson	2E Calculating assets 3F Calculating costs-benefits	1H Defining causes of inflation 2I Stating own values about money	
Personal/Family Needs 5. Nutrition-Preventive Health/Health Services 6. Housing, Clothing	5A Getting the main point of an ad for diet aids	5E Calculating daily nutrition 6F Calculating health care costs		
Occupational Information 7. Career Opportunities 8. Job Specifications	7A Identifying job openings in want ads			7L Interviewing for a job
Community Resources 9. Local Agencies 10. Available Services 11. Issues and Interests	9C Giving directions			
Government 12. Rights-Responsibilities 13. Laws 14. Public Decision-Making	12A Reading a credit contract			

The illustration below is an example of a real-life situation that has happened to many of us. As a competent consumers' educator, what are the possible steps that individuals should take to receive redress?

1. _____

_____

2. _____

_____

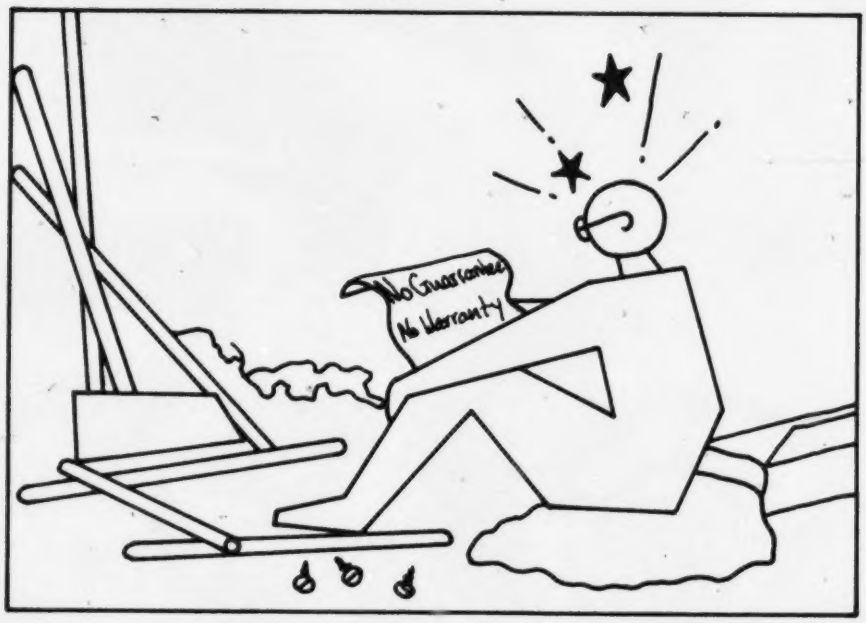
3. _____

_____

4. _____

_____

Illustration #5



Some suggested answers are: That person could **(1)** return the item to the store and seek redress there. If the individual is still not satisfied, he or she should **(2)** write to the manufacturer of the product. If satisfaction is still not received, the individual may **(3)** contact some of the following organizations: Better Business Bureau, local government agencies (i.e., consumer redress agencies), local newspapers (i.e., action line), State Office of Consumer Services, Consumer Product Safety Commission, Federal Trade Commission, and the Food and Drug Commission, just to name a few.

The goal of consumers' education is to educate students so that they may function in the real world as competent consumers. The illustration below demonstrates one characteristic of a competent consumer.

Illustration #6

Individuals are choosing from alternatives after they have carefully planned their trip to the store.

Florida's Multi-Disciplinary Approach

In an effort to aid students to become competent consumers, the Florida Legislature, in 1974, expressed its commitment to consumers' and economic education by passing the "Free Enterprise and Consumer Education Act." A copy of the law appears at the end of the module.

In order to comply with the law Florida school districts are integrating consumer and economic concepts with the existing K-12 curriculum. This multi-disciplinary approach represents a comprehensive effort combining the knowledge, skills, and attitudes needed to be a competent consumer and requires instruction from a number of disciplines at different grade levels. These disciplines include language arts and reading, mathematics, home economics, business, distributive education, general social studies, economics, industrial education, health, physical education and science. A multi-disciplinary approach does **not** imply team teaching, but does require a curriculum plan developed cooperatively by persons representing the above disciplines. This multi-disciplinary concept is treated more completely in Module Three.

POST-ASSESSMENT

Enabling Element II

1. Which of the following organizations is related to Consumers' Education?
   a. Consumer Protection Agency
   b. Joint Council on Economic Education
   c. Office of Consumer Interests
   d. Federal Council for Economic Education

2. Which of the following is not a consumer right established by former Presidents Kennedy and Ford?
   a. The right to a just wage
   b. The right to be informed
   c. The right to safety
   d. The right to Consumer Education

3. The most effective way to teach consumers' education is:
   a. One course at the 12th grade level
   b. Integrating many disciplines from K-12
   c. At the elementary level only
   d. Team teaching in the high schools

4. The Consumers' Education funding was initiated in the sixties by which of the following federal provisions?
   a. Section H of the Civil Rights Act (1965)
   b. Section D of the Career Opportunities Bill (1967)
   c. Section F of the Vocational Education Amendment (1968)
   d. Section C of the Consumers' Interest Amendment (1967)

5. Which of the following is not an example of possible steps in seeking consumer redress:
   a. Take the item back to the store and seek redress.
   b. Write the Consumer Product Safety Commission.
   c. Write the manufacturer of the product.
   d. Call the local police department.

ANSWERS: 1-b, 2-a, 3-b, 4-c, 5-d

ENABLING ELEMENT III

Teaching Strategies for Developing Selected Thinking Processes in Consumers' Education

Critical Thinking Skills

Consumers' Education, like all education, should help foster such critical thinking skills as determining fact from opinion, interpreting and analyzing information, classifying information, testing hypotheses and making generalizations. At least three important tools are available to help foster the above skills. These include: springboards, data sources, and probing or "follow-up" questions.

Teaching critical thinking attempts to involve pupils in: **(1) a search for meaning; (2) defining and stating problems in their own words; (3) formulating their own hypothetical solutions (hypotheses); (4) collecting and analyzing information for confirming, modifying or disconfirming their hypotheses; (5) exploring and predicting consequences; and (6) drawing their own general, but tentative, conclusions.** Emphasis should be placed upon the students actively searching for evidence (or grounds or reasons). This evidence can appear in many forms to support, attack or recommend alteration of the students' own hypotheses, statements of meaning and problems, and opinions and those of others in the classroom, **including the teacher.**

Consumers' education requires some inquiry, reflection, critical thinking and decision-making. These processes should be guided by the teacher's continual probing for evidence and reasons, especially those requiring students to "search" for new information, establish meaning of consumers' education concepts, and analyze relevant real-life experiences.

Critical thinking and reflection requires that teachers be sensitive to students' feelings. If we are to make a difference in the quality of students' education, we must relate subject matter to their interests, attitudinal concerns, feelings and behavior. For example, we need to discuss why students spend money on movies, cars and stereos, and what their attitudes are toward shoplifting and dishonest business practices. This method involves value clarification, values education or affective learning. Affective learning deals with the emotional aspects of student behavior, the influences on student choices and the means students choose to attain certain items. Critical thinking and value clarification are very important to students who are bombarded by making choices each day (see illustration 7).

Springboards and Data Sources

Two important tools for teaching critical thinking are "data sources" and "springboards."

Data sources are resources which contain relevant facts, statistics, authoritative opinions, and other sources of information which can be analyzed and used as evidence as stated above.

Illustration #7

For example, after a class has made a number of hypotheses about how a consumer could make more rational decisions and use their resources more efficiently, students can then be presented with new sources of information (which may conflict and/or support their own claims); or they can be encouraged to seek such information through library research, in-class reading of newspapers, magazines and text, community data collection, inviting resource persons into the classroom, field trips, interviews, etc.

Data sources, as the label implies, are resources (1) for further information about topics; (2) to support opinions and hypotheses; and (3) to analyze, evaluate and challenge consumer decision-making in a variety of settings. These resources help supply the knowledge and understanding needed to increase consumers' competencies.

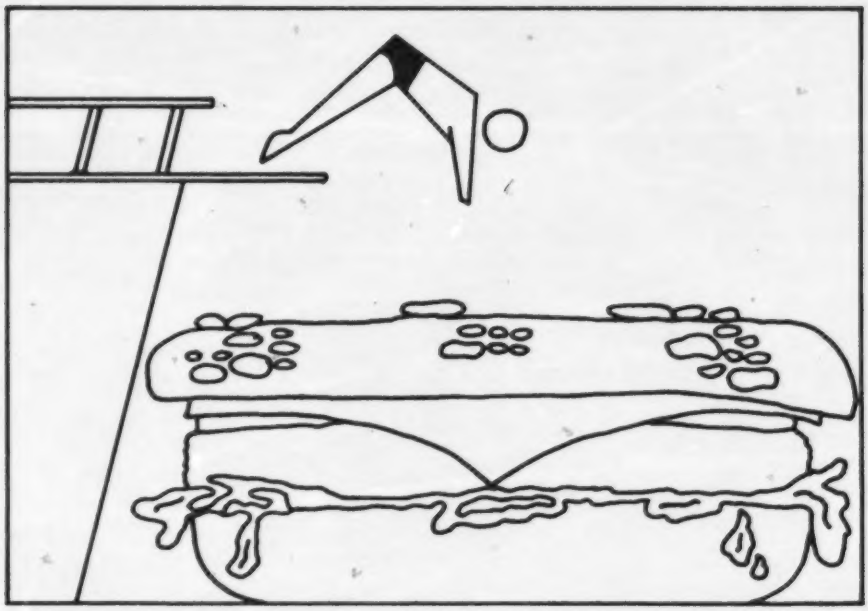
Springboards, on the other hand, are interesting, open-ended sources of information. They can be used to initiate and sustain inquiry. Also, they increase pupil interest and motivation through arousing student curiosity or feelings–values about the information presented in the springboard.

As a result, springboards can be used to introduce a unit or lesson and increase student interest and cognitive, emotional and participatory involvement in the problems, issues, decisions, conflicts or dilemmas posed in the springboard. Successful springboards may be discovered in open-ended stories or documents, cartoons, skits, games, simulations, open-ended pictures and photographs, charts, graphs, films, etc.

Springboards can also be used to sustain or restimulate pupil interest and search for more hypotheses and information during a unit. Finally, springboards, because they catch pupils' attention, can be used to focus on important concepts, events,

issues, decisions, experiences, etc. The following graphic illustrates an example of a springboard introducing a discussion on junk food.

Illustration #8



Perhaps you can list five things that could be a data source and springboards to consumers' education in your classroom.

	Data Sources	**Springboards**
1.	_____	_____
2.	_____	_____
3.	_____	_____
4.	_____	_____
5.	_____	_____

A Sample Consumer Issue: Junk Food Sales

The newsclipping on the next page could be used as an interesting springboard about a real life problem and includes a number of consumer concepts—nutrition and junk foods, school finance and rule making, budgeting, consumer rights, pricing,

Profits Used For Bands, Athletics

Proposed Ban On Junk Food Sale Seen Costly For Schools In L.A.

LOS ANGELES (AP)—A proposed ban on the sale of junk food, sweets, and soft drinks at junior and senior high schools could cost the school district here more than $2.4 million a year, jeopardizing athletic and band programs, a school board study shows.

"It's a very complicated issue," school board member Kathy Brown Rice, sister of California Gov. Edmund G. Brown, Jr., said. "It's actually two different issues—what to do about the sale of junk food in school cafeterias and what to do about it in student stores."

The stronger of two proposals submitted to the board Monday—from a panel of parents, teachers, health officials, and school finance managers—urged that the sale of all candy and carbonated soft drinks be forbidden at the Los Angeles School District's 49 high schools and 125 junior highs.

May Be Impairing Health

Their proposal was based on long-standing criticisms that children are bypassing nutritious food in favor of junk food and candy, and that their preference may be impairing their health.

A milder compromise proposal from school Superintendent William J. Johnston suggests instead a gradual phaseout of carbonated beverages in school cafeterias and allowing student stores to continue selling candy and other sweets.

The loudest outcry comes from the students, who stand to lose a large chunk of their funds from extracurricular activities if candy is banned.

Profits from the student-run stores are used to finance portions of the athletic and band programs, free campus movies, and other extracurricular events. Sales of sweets account for 20 per cent of the student body budgets in senior highs, and up to 35 per cent in junior highs.

Claim Rights Violated

Students also claim their rights are being violated and that they are old enough to make their own decisions on what they want to eat.

Other opponents of the ban argue that students will get the sweets anyway, even if they have to go off campus to buy them.

The cost of banning sweets and junk food to the district's nonsubsidized cafeterias would be more than $2.4 million a year, according to Richard H. Lawrence, assistant superintendent for educational support services. He said the loss would have to be made up by increasing prices on other food items. The citizens advisory group recommended making up the loss with tax funds.

Dr. Dorothy Lyons, director of health services for the schools, was less than optimistic about the proposal to gradually phase out sweets.

"There just doesn't seem to be an end point for phasing," she said. "Either you ban them or you don't."

Probing Critical Thinking Questions

1. What is the article about? Why do you think so?
2. What important ideas here need clarifying? Why? What do some of these ideas mean?
3. Why is such a problem arising?
4. How might this problem be solved?
5. Can anyone share other real-life examples of similar decisions with the group?
6. What topics, information and ideas would you like to study tomorrow?

UPI

Robert Cade enjoys a bite of his high-energy Popsicle with Tracy Grabowski from Long Island, N.Y.

Especially for kids: Nutrition disguised as an orange Popsicle

United Press International

GAINESVILLE — From the man who brought America Gatorade comes a new kind of nutritional Popsicle that is — well, almost — a meal in itself.

"We developed it on the theory that if kids will eat junk food and ignore nutrition, then we'd disguise nutrition as junk food," says Dr. Robert Cade, a University of Florida internist.

"Children will throw away their hot lunch at school and eat only the dessert, so we made these bars as nutritious as a meal. For a third grader three of these bars could supply their daily requirement of protein," Cade said.

"AND IT SEEMS to sort of fill you up so you don't eat a bunch more."

Cade works in kidney research at the university medical school, but spends his off-hours and his own money developing new products, such as the very successful thirst-quencher Gatorade. Royalties from the products are split among the university, Cade and students who help in the research.

The idea for the nutritional Popsicle grew out of a failure five years ago.

"I got interested in a high-protein orange juice because of my sister who would only drink coffee and orange juice for breakfast and wouldn't eat anything nutritious.

"I CAME UP with a delicious and nutritious drink, but nobody liked it because of the thickness resulting from the addition of the protein. Americans like their orange juice watery," he said.

When the extra-thick orange juice is frozen in bar form, it becomes more acceptable to the American palate.

"Instead of a lump of ice, it's sort of chewy," Cade says. "It has carbohydrate in it and fructose, the sugar in fruit, to make it sweet. And the whole bar is only 89 calories."

Right now the Popsicle bars, marketed under the brand name 10-Plus, come only in an orange juice flavor.

inflation and taxes. The questions included are meant to stimulate student thinking and discussion of important concepts, generalizations and values related to the issues raised in the article. Most important, question number five focuses on pupil real-life experiences. Question number six was posed to stimulate further student inquiry (data collection, analysis and drawing conclusions).

Similarly, the recent article on "nutritional popsicles" (see above) could be used to stimulate elementary pupils' interest in consumers' education. The teacher would probably have to rewrite it so that elementary pupils could read it. Concepts such as nutrition, junk food, daily requirements, calories, brand names, and alternative products could be discussed and examined in greater detail along with pupils' **actual experiences** and other information collected in subsequent lessons. This emphasis on real-life learning and experiences is usually called experiential learning. Experiential learning encourages the integration of real-life experiences and decision-making; experiential learning emphasizes cognitive learning and understanding, inquiry skills, values and affective learning and active participation on the part of the students.

Summary

A view of consumers' education was outlined in this section. Teachers who wish to develop creative approaches to consumers' education can explore other sources related to critical thinking, values education and real-life learning. It is hoped that consumers' educators begin to develop experiential multi-disciplinary approaches to consumer economics and a broader view of consumers' education.

POST-ASSESSMENT

Enabling Element III

1. Which of the following is **not** an example of critical thinking for students?
   a. defining and stating problems
   b. formulating hypotheses
   c. collecting and analyzing data
   d. reading for recall

2. All of the following responses are important elements of value clarification except:
   a. teaching about values
   b. examining clarifying responses
   c. teaching values
   d. considering the consequences of choice-making

3. Which of the following is **not** a likely example of a springboard?
   a. a post test on Consumers' education
   b. a cartoon on advertising
   c. a film on energy economics
   d. a skit about used car salespersons

4. The effective decision-maker/problem-solver encourages creative activity in the classroom. Which of the following is **not** an example of that process?
   a. asking controversial questions
   b. exploring the feelings and attitudes of the student
   c. sticking to a tried and true method
   d. having students hypothesize about a problem

5. Which of the following is an example of affective learning?
   a. lecturing on the history of Consumers' Education
   b. having students answer the questions at the end of Chapter II of a Consumers' Education textbook
   c. having students express their feelings about why they purchase hot cars
   d. teaching students about effective practices when making purchases in the marketplace

ANSWERS: 1-d, 2-c, 3-a, 4-c, 5-c

GROUP DISCUSSION ACTIVITY

I. The following survey may provide some basic information concerning school district level activities.

What are the most pressing needs for improving consumers' education in your school or district? Check the appropriate needs:

1. _____ Materials
2. _____ Consultants
3. _____ In-service
4. _____ Knowledge and utilization of community resources
5. _____ Development of greater local school leadership
6. _____ Other . . . specify

How is Consumers' Education handled in your district or school?

1. _____ Full year course
2. _____ One semester course
3. _____ Mini-course
4. _____ Field trips
5. _____ Assembly programs
6. _____ Integrated into relevant curricula
7. _____ Other . . . specify

How is the teacher staff utilized?

1. _____ One teacher teaches all consumers' education
2. _____ Cycling students with two or more teachers in different areas
3. _____ Team teaching
4. _____ Individual instruction
5. _____ Multi-disciplinary

II. Have teachers brainstorm and identify:

A. major needs of the district in Consumers' Education
B. the best way to handle consumers' education in the curriculum of your district schools
C. the best way to utilize the teachers in your district schools

GROUP ACTIVITY CHECKLIST

The following checklist may serve as a guide for the evaluation of a rationale, content outline, and implementation plan for Consumers' Education. Check (√) yourself as you complete each section (A-N).

		YES	NO
1.	Write a rationale for teaching consumers' education in your classroom.		
	A. Does the rationale describe what general knowledge, skills and content should be taught?	A. ____	____
	B. Does the rationale build a case why A. should be taught?	B. ____	____
	C. Is there a description of the type of students involved (e.g., grade level, skill levels)?	C. ____	____
	D. Is reference made to typical real-life decisions confronting them?	D. ____	____
	E. Does the rationale describe how this instruction would/could contribute to or involve a multi-disciplinary program?	E. ____	____
2.	Develop a content outline		
	F. Does the outline include consumer economic concepts?	F. ____	____
	G. Does it include marketplace or "free enterprise" economic concepts?	G. ____	____
	H. Are concepts of money management included?	H. ____	____
	I. Are concepts from one's own subject matter included?	I. ____	____

COMMENTS ON SECTIONS 1 and 2:

		YES	NO
3. Identify Skills			
J. Is a list of subject matter-related skills included?	J.	____	____
K. Are "consumer skills" included?	K.	____	____
4. Develop a brief plan for implementation			
L. Discusses how content and skills in one's subject matter and consumer skills could be integrated?	L.	____	____
M. Discusses how real-life consumer problems, issues or decisions could be used as vehicles?	M.	____	____
N. Includes a list of possible materials (springboards and data sources) which could be used in an experiential-probing inquiry approach?	N.	____	____

COMMENTS ON SECTIONS 3 and 4:

Suggested Activities for Users

The following are some suggested activities that may be attempted after completing the previous checklist:

Using the chart in Figure 1 or a chart or lists of skills and content of your own, make a list of competencies which would define a "competent consumer" in terms of your own classroom situation. Remember, try to combine important skills with relevant consumer content.

Collect several springboards and data sources related to at least two of the consumer economic topics you identified in your group activities. Share these products with at least two other people in your group. Work briefly on how to present **all** three of your ideas to the rest of the group.

Suggested Steps

1. Analyze resources related to consumers' education and one's own subject matter including textbooks, articles, teaching materials, this module, etc.

2. Write a two to three page rationale for a multi-disciplinary approach to consumers' education and consumer economics. Include in that rationale (1) the resources for such a program, (2) the types of students in your classes, (3) the types and levels of knowledge and skills needed, (4) general content areas to be

taught and (5) a description of how your classroom program would fit into or contribute to a multi-disciplinary school program for consumers' education. Be concise but explain **what** you think should be done and **why**.

3. Develop a content outline for your program including topics or concepts in consumer economics, marketplace economics, money management, and real-life decisions.

4. Add to your outline concepts from your own teaching area or subject which are related to the concepts in number 3 above.

5. Make a list of skills from your subject area and another list of related consumer skills.

6. In a paragraph discuss (a) how consumer content-skills and your subject content-skills could be integrated and (b) how particular consumer problems, issues or real-life decisions could be used in your subject's content-skills.

7. Make a list of possible teaching-learning activities and materials which could be used in an experiential inquiry approach to consumers' education and consumer economics. Be sure to emphasize education for living, the competent consumer and creative approaches to content, skills and affect (values, feelings, attitudes).

Florida Free Enterprise and Consumer Education Act

233.0641 Free enterprise and consumer education program.—

(1) This section may be known and cited as the "Free Enterprise and Consumer Education Act."

(2) The public schools shall each conduct a free enterprise and consumer education program in which each student shall participate.

(3) Acknowledging that the free enterprise or competitive economic system exists as the prevailing economic system in the United States, the program shall provide detailed instruction in the day-to-day consumer activities of our society, which instruction may include, but not be limited to, advertising, appliances, banking, budgeting, credit, governmental agencies, guarantees and warranties, home and apartment rental and ownership, insurance, law, medicine, motor vehicles, professional services, savings, securities, and taxes. The program shall provide a full explanation of the factors governing the free enterprise system and the forces influencing production, distribution, and consumption of goods and services. It shall provide an orientation in other economic systems.

(4) In developing the consumer education program, the Department of Education shall give special emphasis to:

(a) Coordinating the efforts of the various disciplines within the educational system and the activities of the divisions of the Department of Education which are concerned with consumer education.

(b) Assembling, developing, and distributing instructional materials for use in consumer education.

(c) Developing programs for inservice and preservice teacher training in consumer education.

(d) Coordinating and assisting the efforts of private organizations and other governmental agencies which are concerned with consumer education.

(5) The Commissioner of Education shall, at least 30 days prior to the 1975 session of the Legislature, transmit to members of the State Board of Education, the President of the Senate, the Speaker of the House of Representatives, and the chairmen of the Senate and House Committees on Education a statement of the overall free enterprise and consumer program, together with a recommended method of evaluating student understanding of the program. Each year thereafter the commissioner shall transmit to the above-named persons an appraisal of the overall consumer education program as to the effectiveness as shown by performance-based tests, efficiency, and utilization of resources, including therewith a statement of the overall consumer education program for the coming fiscal year and any other recommendations deemed by the commissioner to be appropriate.

History.—§§ 1, 2, ch. 74-173; § 1, ch. 75-282.